

WIT INSURANCE MEN

WESTERN UNION IS AT PEACE AND WILL HANG TOGETHER

Niceous Legislation is Introduced in Several States—St. Louis Plate Glass Men Get Together—Insurance Notes.

The white winged dove of peace hovered over the insurance men at their session Friday at the Southern hotel, St. Louis. "Union forever" was the motto upon the lips of almost every member of the union, and it was stated positively that all danger of a disruption of the organization was a thing of the past. The union had passed safely through one of the most critical periods of its existence. It was said, and harmony and co-operation had triumphed.

The change from a pessimistic to an optimistic view of affairs was due to the fact that when the report of the committee on "How can we preserve the union?" was presented Friday morning it was unanimously adopted, after being slightly amended. This report received a good deal of wear during the two days in which it passed back and forth between the committee of eleven and the union proper, but it looked up serenely Friday and received the stamp of approval from the union. The report was adopted, section by section. It will now be printed and adopted as a whole.

"You could not break up the union with dynamite now," said Chairman Garrique, of the press committee, and he echoed the sentiments of all who heard him. With one exception, all of the recommendations of the committee of eleven were accepted. The exception was the proposition to allow the union relinquish control of the St. Louis office—St. Louis, Cincinnati, Cleveland and Louisville—to allow them to be governed exclusively by the local boards. The majority of the insurance men were opposed to relinquishing all jurisdiction over the St. Louis office, and the recommendation, therefore, failed to go through.

"Aggressiveness" was the keynote of the report, and it is expected that the revision of the union's rules made by the committee will place the union in a position to successfully combat all competition. It was decided to allow all standing committees of the union to be re-elected heretofore. Inspection, looking to the improvement of risks, is to be encouraged, with a view to reducing the cost of insurance. The union is to extend to agents every assistance looking to the protection of their business, and to the protection of the union. With this end in view the union will allow no company to write a risk except through the agency of a member, with "overhead" writing, either direct or by reinsurance.

The experience of the various companies in connection with the respective classes of hazard are to be studied by the statistical committee, with a view to securing definite tables and to offer better facilities for striking averages. It was also decided to create a new committee, known as the grievance committee, to which members of the union may make complaint when they think they have been injured in any way, and which will be expected to offer explanation in connection with rules, about the construction of which there may be some dispute. There is also to be a special committee to prepare proper legislation for the purpose of enabling the sprinkling of manufacturing concerns, with the express purpose of securing in detail and thereby reducing the cost of insurance to owners.

As statistics show that fire insurance companies have been doing business in Kentucky at a loss, it was determined to use every available means to secure the creation of property owners to reduce the fire hazard and improve conditions in that state. The union is to make every effort to protect all its risks.

Provision was made for the appointment of special agents to be sent to continue the work of the committee of eleven along the line of reforming such rules as may need to be changed, and to eliminate all obsolete measures. These and other plans of lesser importance were adopted by the union, and the body an aggressive one, it being the consensus of opinion that anything like the breaking up of the union is not only not to the general, but also to property holders in companies.

The session closed on Friday evening, and adjourned then to meet again at the Southern hotel on Tuesday, at Niagara Falls.

AFTER INSURANCE MEN

Man Bills With Many Motives Introduced in Several State Legislatures—Last Week

In a great many of the state legislatures there have been introduced bills intended to make a warm time for the insurance companies, and Missouri is no exception. They seem to feel that the added restrictions of the union will be a boon to the companies, and that the companies are met by an increase in rates.

As an example of some of the legislation introduced in Kansas, that of Wyandotte, has introduced a bill which would increase 10 percent on the gross premiums received on Kansas insurance business. All of the tax must be paid by the insured, and the rate of insurance. He shall turn three-fifths of it over to the state treasurer and give the other two-fifths to the county in which the insured resides. The bill also provides that the amount of insurance be in proportion to the amount of the tax. The bill also provides that the insured be required to notify the insurance superintendent of the amount and character of insurance he has secured, and that the company and the amount of the premiums. The companies are also required to make monthly statements of their business in Kansas. The reports from the insured are to be made for the purpose of enabling the superintendent to determine whether or not the companies are meeting the law. Any person who fails to report is deemed guilty of a misdemeanor and the penalty is a fine of not more than \$100, or imprisonment for not more than 60 days, or both.

One place where there is not much worry caused by insurance bills is in South Dakota. Several insurance bills have been introduced in the South Dakota legislature, but they stand little chance of passing. There are five agents of insurance companies in that state alone, while three insurance agents are on the insurance committee of the senate. Besides, the legislature of that house is "Tom" Baker, who is special agent for the Queen.

TAXING FOREIGN COMPANIES

John A. McCall, of the New York Life, Has Something to Say About It

Speaking of the numerous tax bills which have been presented to the various legislatures, President John A. McCall, of the New York Life, says:

"I am familiar with the proposed excessive taxation of foreign companies in this country. The bills are being introduced in Great Britain, has been directly to the contrary of the plan proposed. It is a plan to pay proper fees, but they are not out of proportion at all, and as I understand the situation the English companies and other foreign companies are willing to be taxed within reason. The local companies are organized outside the United States, and I cannot understand the discrimination made against the English companies in Iowa and Kansas, for example, where it is proposed to tax them out of existence. If they want to drive them out of the United States because they are foreigners, the result cannot but be disastrous to the American companies doing business in Europe. It will affect other kinds of business as well."

Plate Glass Men Happy

Announcement was made last Saturday at St. Louis that the plate glass men had signed a peace protocol, and the report of a second conference was published. The local plate glass men had been christened the St. Louis Board of Plate Glass Underwriters, and the local men had been christened both as president and secretary, and Moses Fraley will have charge of matters and things when Mr. Lamb goes home.

Insurance Notes

Mr. G. M. Morrison, superintendent of the Mutual Life, of New York, is in the city.

Milton Welsh has charge of the adjustment of the settlement on the loss of the Eberhart Company.

Paul Knighton, special agent of the Germania-American, with headquarters at Hannibal, was in the city last week.

Charles J. Gorman, general agent of the Connecticut Mutual Life Insurance Company, first in Kansas, was in St. Louis, Mo., from that company to accept the general agency of the Mutual Life Insurance Company, which company for part of Missouri and Illinois with office in St. Louis.

The late Robert Moore, treasurer of the Armour Packing, had a line of life insurance aggregating \$25,000, which, with dividend additions, will realize \$20,000 to the estate. He had four policies in the Mutual Life, of New York, aggregating \$100,000, with additional policies payable through this one company about \$2,000.

Atlanta local agents are disturbed over losing the Marietta (Ga.) Paper Manufacturing Company's sprinkler paper and cotton batting mill, and its warehouse. The line has been captured at a rate of 6 cents under a blanket form, with 10 per cent commission.

The Mutual Life Insurance Company, of New York, has issued its financial statement for the year ending December 31, 1938, showing assets of over \$25,000,000. The company's income last year was over \$3,000,000, and its surplus over \$10,000,000. The company's record on account of death claims and endowments, John E. Elliot, managing director of the company for Missouri, Oklahoma and the Indian Territory, successor of the late Robert Moore, is making a great effort to increase the business of the company in this territory. The Kansas City office will be moved from 1018 Walnut to more commodious quarters in another building, which will probably pay through this one company about \$2,000.

In his annual report Chief Kellogg, of the fire department of Seattle, Wash., says in speaking of the plan to increase the protection of the business district: "This plan contemplated a system of fire boats, the mains to have a carrying capacity equal to the capacity of the fire boats. It is well known, the fire boat has a throwing capacity more than six times as great as the fire boat. The fire boat has a great supply of water can be made available under the pipe line system and the department to concentrate large streams of salt water, wherever the fire is burning. The fire boat is largely in use in most cities having a fire boat and is giving great satisfaction. The fire boat is a very effective fire protection and the proper one. Aside from the first cost of laying main and the cost of the fire boat, the maintenance of this system would be nominal."

WOMEN'S CLUBS

Continued From Page 14

The following program was outlined for next Tuesday afternoon:

Esperanto, Guatemala and Honduras. Mrs. Henry H. Orth, president of the club, will be the speaker. The club will be held at the home of Mrs. B. E. Morgan, "Chapman 188," Mrs. J. A. Wadell.

February 11 will be observed as Children's day. The club will have a party in the afternoon. A Valentine party will be given, and arrangements are being made by Mrs. B. E. Morgan, Mrs. J. A. Wadell, Mrs. P. Baker, Mrs. Ida Keet, Mrs. Anna Sanford and Mrs. Sallie Bracken Smith.

Appropriate to the season is the program for next Tuesday of the Thelma Club. The club will be held at the home of Mrs. B. E. Morgan, "Chapman 188," Mrs. J. A. Wadell.

The H. Y. W. Club's meeting for the coming week will be postponed on account of illness of the family of one of the members.

The Bryant Chautauque Circle will meet February 15 with Mrs. C. E. Burnham, 247 Chestnut street. Lessons will be chapter 1 of "Men and Manners of the Eighteenth Century."

The review questions in the November Chautauque on English history. Mrs. Burnham and Miss Jackson are lesson leaders.

The Chillicothe Culture Club is an outgrowth of the Chillicothe Club of Springfield. It was organized under its present name only last June. It is, in reality, the Chillicothe Club of Springfield, and its members endeavor to secure to its members a better knowledge of America and its literature. The club meets on Tuesday evenings at 8 o'clock at the homes of members. Reading and discussion of literature are the main features of the program. The club motto is "Unity in Things Necessary."

The club has a number of members, and its members are of various ages and occupations. The club is a very active one, and its members are very interested in the work of the club.

THE KANSAS CITY WOMAN

The Western Club Woman has a department called "The Croaker's Column," in which any woman who has a complaint or objection to existing club methods. Several croakers relate to the length of club papers, the length of club meetings, the length of club business, and the length of club socials. The club woman is a very active one, and its members are very interested in the work of the club.

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